IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

* CASE NO. 22-03468 (MAG)

*

ARINED M ROSADO ORTIZ * CHAPTER 13

*

Debtor

*

MOTION SUBMITTING AMENDED CHAPTER 13 PLAN DATED MARCH 7, 2023

TO THE HONORABLE COURT:

COMES NOW the above-named Debtor through the undersigned attorney and very respectfully prays, alleges, and requests:

1. Debtor herein submits Amended Chapter 13 Plan dated March 7, 2023 to amend §§3.6, 3.7 and 4.6 to increase plan base in order to provide for payment of Proof of Claim #1 filed by Freedom Financial.

NOTICE

Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the clerk's office of the United States Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the motion will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy or (iii) in the opinion of the court, the interest of justice requires otherwise.

WHEREFORE it is respectfully requested that this Honorable Court enter an order confirming Debtor's amended plan of March 7, 2023.

I HEREBY CERTIFY that a true copy of this motion has been sent to: Chapter 13 Trustee, Jose R. Carrion, Esq., P.O. Box 9023884, San Juan, PR 00902-3884 and to all creditors as per Master Address List attached herein.

RESPECTFULLY SUBMITTED.

In Bayamón, Puerto Rico, this March 7, 2023.

/s/Roberto Pérez Obregón
ROBERTO PÉREZ OBREGÓN
PO BOX 9497
BAYAMON PR 00960 8041
TEL.: 787-787-9883
U.S.D.C. #202003
elizabethalemany@msn.com

rperez23@msn.com

UNITED STATES BANKRUPTCY COURT District of Puerto Rico, San Juan Division

| In Re ROSADO ORTIZ, ARINED MARIE | Case No: 2:22-bk-3468 | | | | |
|----------------------------------|--|--|--|--|--|
| XXX-XX-9090 | Chapter 13 [X] Check if this is a pre-confirmation amended | | | | |
| XXX-XX- | plan. | | | | |
| | [] Check if this is a post confirmation amended plan | | | | |
| Puerto Rico Local Form G | Proposed by: [X] Debtor(s) | | | | |
| Chapter 13 Plan dated 03/07/2023 | [] Trustee [] Unsecured creditor(s) | | | | |
| | [X] If this is an amended plan, list below the sections of the plan that have been changed. §§3.6, 3.7 and 4.6 | | | | |
| | | | | | |

PART 1 Notices

To Debtors:

This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies.

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. The headings contained in this plan are inserted for reference purposes only and shall not affect the meaning or interpretation of this plan.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under this plan, unless ordered otherwise.

If a claim is withdrawn by a creditor or amended to an amount less than the amount already disbursed under the plan on account of such claim: (1) The trustee is authorized to discontinue any further disbursements to related claim; (2) The sum allocated towards the payment of such creditor's claim shall be disbursed by the trustee to Debtor's remaining creditors. (3) If such creditor has received monies from the trustee (Disbursed Payments), the creditor shall return funds received in excess of the related claim to the trustee for distribution to Debtor's remaining creditors. (4) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

| 1.1 | A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor | [] Included | [X] Not included |
|-----|--|--------------|------------------|
| | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 | [] Included | [X] Not included |
| | | [X] Included | [] Not included |
| 1.3 | Nonstandard provisions, set out in Part 8 | [x] included | [] Not included |

2.1 Debtor(s) will make payments to the trustee as follows:

| PMT Amount | Period(s) | Period(s) Totals | Comments |
|------------|-----------|------------------|--|
| 230.00 | 12 | 2,760.00 | |
| 1,930.00 | 1 | 1,930.00 | Additional funds in the amount of \$1,700 from Special Government Bonus |
| 230.00 | 11 | 2,530.00 | |
| 1,930.00 | 1 | 1,930.00 | Additional funds in the amount of \$1,700 from Special Government Bonus |
| 230.00 | 11 | 2,530.00 | |
| 1,930.00 | 1 | 1,930.00 | Additional funds in the amount of \$1,700 from Special Government Bonus |
| 230.00 | 11 | 2,530.00 | |
| 1,930.00 | 1 | 1,930.00 | Additional funds in the amount of \$1,700 from Special Government Bonus |
| 230.00 | 9 | 2,070.00 | |
| 310.00 | 2 | 620.00 | Additional funds in the amount of \$80 from maturity date of retirement loan |
| Subtotals | 60 | 20,760.00 | |

Insert additional lines if needed

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner:

| Ch | eck all that apply. |
|-----|---|
| [] | Debtor(s) will make payments pursuant to a payroll deduction order. |
| [X] | Debtor(s) will make payments directly to the trustee. |
| [] | Other (specify method of payment): |

2.3 Income tax refunds:

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will comply with 11 U.S.C. § 1325(b)(2). If the Debtor(s) need(s) to use all or a portion of such "Tax Refunds," Debtor(s) shall seek court authorization prior to any use thereof.

2.4 Additional payments:

Check one.

[X] None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

PART 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

[] None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

[X] The Debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the Debtor(s).

| Nar | ne of creditor | Collateral | Current installment payments (Including escrow) | Amount of Arrearage (If any) | Interest rate on arrearage (If any) | Monthly plan PMT on arrearage | Estimated total payments by trustee |
|------|--|---|--|------------------------------------|---|--|-------------------------------------|
| BAI | NCO POPULAR | Retirement Plan | <u>79.25</u> | <u>1.00</u> | | arrearage | 1.00 |
| | | | Disbursed by: [] Trustee [X] Debtor(s) | | | | |
| Inse | ert additional claims as neede | ed. | | | | | |
| 3.2 | Request for valuation of se | ecurity, payment of full | y secured claim | s, and modif | ication of und | ersecured c | laims. |
| | Check one. | | | | | | |
| | [X] None. If "None" is check | ked, the rest of § 3.2 nee | ed not be comple | ted or reprodu | uced. | | |
| | The remainder of this parage | raph will be effective only | y if the applicable | box in Part 1 | of this plan is | checked. | |
| 3.3 | Secured claims excluded f | rom 11 U.S.C. § 506. | | | | | |
| | Check one. [X] None. If "None" is check | ked, the rest of § 3.3 nee | ed not be comple | ted or reprodu | uced. | | |
| 3.4 | Lien Avoidance. | | | | | | |
| | Check one. [X] None. If "None" is check | ked, the rest of § 3.4 nee | ed not be comple | ted or reprodu | uced. | | |
| 3.5 | Surrender of collateral. | | | | | | |
| | Check one. [] None. If "None" is check | ked, the rest of § 3.5 nee | ed not be comple | ted or reprodu | uced. | | |
| | | mation of this plan, the s e terminated in all respe | tay under 11 U.S | S.C. § 362(a) | be terminated a | as to the colla | ateral only and that |
| Nar | ne of creditor | | Collate | ral | | | |
| CO | OCIACION DE EMPLEADOS OP DE AH Y CR DE HATILL ert additional lines as needed | <u>.o</u> | | s and Shares Account | s Account | | |
| 3.6 | Pre-confirmation adequate | | ayments ("APMI | o") to be paid | d by the truste | e. | |
| | [X] Payments pursuant to 1 me of secured creditor EBLERIAS BERRIOS | 1 USC §1326(a)(1)(C): \$ Amount of 15.00 | APMP | | Comments | | |
| FRE | EDOM ROAD FINANCIAL | <u>65.00</u> | | | | | |
| Inse | ert additional lines as needed | | | | | | |
| | Pre-confirmation adequate p fee. | rotection payments mad | le through the pla | in by the trust | ee are subject | to the corres _l | ponding statutory |
| 3.7 | Other secured claims mod | ifications. | | | | | |
| | Check one. [] None. If "None" is check | ked, the rest of § 3.7 nee | ed not be comple | ted or reprodu | uced. | | |
| | [X] Secured claims listed be the trustee shall pay the | elow shall be modified po | | | | | |

payments described below. Any listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated, pro-rated unless a specific amount is provided below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If no monthly

payment amount is listed below, distribution will be prorated according to plan section 7.2

| Name of creditor | Claim ID # | Claim amount | Modified interest rate | Modified term (Months) | Modified P&I | Property taxes (Escrow) | Property insurance (Escrow) | Total monthly payment | Estimated total PMTs by trustee |
|------------------------------|------------|---|------------------------|------------------------------|-----------------|-------------------------|-----------------------------|-----------------------------|---------------------------------|
| MUEBLERIA S BERRIOS | <u>4-1</u> | 7,139.88 [X] To be paid in fill 100% | | , , | | , , | , , | | 7,139.88 |
| FREEDOM ROAD FINANCIAL | <u>1-1</u> | 6,553.63 [X] To be paid in fill 100% | | | | | | | <u>6,553.63</u> |

Insert additional lines as needed.

PART 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term.

4.3 Attorney's fees

Check one.

[X] Flat Fee: Attorney for Debtor(s) elect to be compensated as a flat fee for their legal services, up to the plan confirmation, according to LBR 2016-1(f).

OR

[] Fee Application: The attorneys' fees amount will be determined by the court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order.

Attorney's fees paid pre-petition:

\$ 400.00

Balance of attorney's fees to be paid under this plan are estimated to be: \$ 3,600.00 If this is a post-confirmation amended plan, estimated attorney's fees: \$ 0.00

4.4 Priority claims other than attorney's fees and those treated in §§ 4.5, 4.6.

Check one.

[] None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

[X] The Trustee shall pay in full all allowed claims entitled to priority under §507, §1322(a)(2), estimated in \$368.49

Name of priority creditor **DEPARTMENT OF TREASURY** Estimate amount of claim to be paid 368.49

Insert additional lines as needed.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

[X] None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

4.6 Post confirmation property insurance coverage

Check one.

[] None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

[X] The Debtor(s) propose to provide post confirmation property insurance coverage to the secured creditors listed below:

| Naı | ne c | of creditor insured | Insurance Company | Insurance coverage beginning date | | Estimated total payments by trustee |
|------------------------|-------|--|--------------------------------|---|---|-------------------------------------|
| FREEDOM ROAD FINANCIAL | | OM ROAD FINANCIAL | UNIVERSAL INSURANCE | <u>2/2/2023</u> | paid 29.41 | 0.00 |
| Ino | ort o | dditional lines as needed. | | | Disbursed by: [] Trustee [X] Debtor(s) | |
| IIIS | эн а | udilional lines as needed. | | | | |
| PA | RT | 5: Treatment of Nonpriority \ | Jnsecured Claims | | | |
| 5.1 | No | npriority unsecured claims not sep | arately classified. | | | |
| | | owed nonpriority unsecured claims that option providing the largest payment | | will be paid pro rata | . If more than one | option is checked, |
| | Ch | eck all that apply. | | | | |
| | [] | The sum of \$ | | | | |
| | [] | % of the total amount of the | se claims, an estimated payme | ent of \$ | | |
| | [X] | The funds remaining after disbursen | nents have been made to all ot | her creditors provid | ed for in this plan. | |
| | [X] | If the estate of the Debtor(s) were lice 0.00 . | quidated under chapter 7, nonp | riority unsecured cl | aims would be paid | I approximately \$ |
| 5.2 | Ма | intenance of payments and cure of | any default on nonpriority u | nsecured claims. | | |
| | | eck one. None. If "None" is checked, the rest | of § 5.2 need not be complete | d or reproduced. | | |
| 5.3 | Oth | ner separately classified nonpriority | y unsecured claims. | | | |
| | | eck one. None. If "None" is checked, the rest | of § 5.3 need not be complete | d or reproduced. | | |
| PA | RT | 6: Executory Contracts and | Unexpired Leases | | | |
| 6.1 | | e executory contracts and unexpired leases are reject | | d and will be treate | d as specified. All c | other executory |
| | | eck one. None. If "None" is checked, the rest | of § 6.1 need not be complete | d or reproduced. | | |
| PA | RT | 7: Vesting of Property of the | Estate & Plan Distribut | ion Order | | |
| 7.1 | Pro | pperty of the estate will vest in the I | Debtor(s) upon | | | |
| | Ch | eck the applicable box: | | | | |
| | Ϊĺ | Plan confirmation. Entry of discharge. Other: | | | | |
| 7.2 | (Th | in distribution by the trustee will be the numbers below reflect the order of a mber.) | | means prorated dis | tribution among cla | ims with the same |

Distribution on Adequate Protection Payments (Part 3, Section 3.6)
 Distribution on Attorney's Fees (Part 4, Section 4.3)

- 1. Distribution on Secured Claims (Part 3, Section 3.1) Current contractual installment payments
- 2. Distribution on Post Confirmation Property Insurance Coverage (Part 4, Section 4.6)
- 2. Distribution on Secured Claims (Part 3, Section 3.7)
- 2. Distribution on Secured Claims (Part 3, Section 3.1) Arrearage payments
- 3. Distribution on Secured Claims (Part 3, Section 3.2)
- 3. Distribution on Secured Claims (Part 3, Section 3.3)
- 3. Distribution on Secured Claims (Part 3, Section 3.4)
- 3. Distribution on Unsecured Claims (Part 6, Section 6.1)
- 4. Distribution on Priority Claims (Part 4, Section 4.4)
- 5. Distribution on Priority Claims (Part 4, Section 4.5)
- 6. Distribution on Unsecured Claims (Part 5, Section 5.2)
- 6. Distribution on Unsecured Claims (Part 5, Section 5.3)
- 7. Distribution on General Unsecured claims (Part 5, Section 5.1)

Trustee's fees are disbursed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

PART 8: Nonstandard Plan Provisions

8.1 Check "None" or list the nonstandard plan provisions

[] None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

Each paragraph below must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

8.2 This Section modifies LBF-G, Part 2, Section 2.3: Income Tax Refunds to be used to fund the plan:

Tax refunds will be devoted each year, as periodic payments, to fund the plan until the plan's completion. The tender of such payments shall deem the plan modified by such amount, increasing the base without the need of further Notice, Hearing or Court Order. If the Debtor(s) need(s) to the use all or portion of such "Tax Refunds", Debtor(s) shall seek Court's authorization prior to any use of funds.

8.3 This Section modifies LBF-G, Part 3, Sections 3.1; 3.3; 3.4 and 3.7: Retention of Lien

The lien holder of any allowed secured claim, provided for by the plan, in its Part 3, will retain its lien according to the terms and conditions required by 11 USC 1325(a)(5)(B)(i)(I) & (II).

Insert additional lines as needed.

PART 9: Signature(s)

| /s/ Roberto Perez Obregon | Date March 7, 2023 |
|--|-----------------------------|
| Signature of attorney of Debtor(s) | _ |
| | |
| /s/ ARINED M ROSADO ORTIZ | Date <u>March 7, 2023</u> |
| | |
| | _ Date <u>March 7, 2023</u> |
| Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional) | |

By filing this document, the attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.

ROSADO ORTIZ ARINED MARIE PO BOX 1097 BOQUERON PR 00622 ATTORNEY GENERAL DEPT JUSTICE MAIN BLDG ROOM 5111 10TH AND PENNSYLVANIA AVE NW WASHINGTON DC 20530-0001 CAPITAL ONE PO BOX 71083 CHARLOTTE NC 28272-1083

ROBERTO PEREZ OBREGON LAW OFFICE BANCO POPULAR PO BOX 9497 PO BOX 70100

BAYAMON PR 00960-9497 SAN JU

PO BOX 70100 SAN JUAN PR 00936-8100 CAPITAL ONE PO BOX 85015 RICHMOND VA 23285-5015

AFFIRM INC CROSS RIVER BANK 885 TEANECK ROAD TEANECK NJ 07666 BANCO POPULAR
BANKRUPTCY DEPARTMENT
PO BOX 366818
SAN JUAN PR 00936-6818

CAPITAL ONE PO BOX 3120 MILWAUKEE WI 53201-3120

AFFIRM INC 650 CALIFORNIA ST 12TH FLOOR SAN FRANCISCO CA 94108 BANCO POPULAR PO BOX 362708 SAN JUAN PR 00936-2708 CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130-0285

AMERICAN EAGLE OUTFITTERS SYNCHRONY BANK PO BOX 960013 ORLANDO FL 32896-0013 BANCO POPULAR PO BOX 70127 SAN JUAN PR 00936-8127 CAPITAL ONE PO BOX 31293 SALT LAKE CITY UT 84131

AMERICAN EAGLE OUTFITTERS PO BOX 965004 ORLANDO FL 32896-5004 BANCO POPULAR PO BOX 3228 SAN JUAN PR 00936 CAPITAL ONE PO BOX 70884 CHARLOTTE NC 28272-0884

AMERICAN EAGLE OUTFITTERS PO BOX 530942 ATLANTA GA 30353-0942 BANCO POPULAR
DIVISION DE PRODUCTOS DE TARJETAS
PO BOX 363228
SAN JUAN PR 00936-3228

CAPITAL ONE BANK 4125 WINDWARD PLZ ALPHARETTA GA 30005-8738

ASOCIACION DE EMPLEADOS DEL ELA PO BOX 364508

SAN JUAN PR 00936-4508

CAPITAL ONE PO BOX 85520 RICHMOND VA 23285-5520 CITI CARDS CUSTOMER SERVICES PO BOX 142319 IRVING TX 75014-2319

ASOCIACION DE EMPLEADOS DEL ELA PO BOX 70290

SAN JUAN PR 00936-8290

CAPITAL ONE CUSTOMER SERVICES PO BOX 30256 SALT LAKE CITY UT 84130-0256 CITI CARDS PO BOX 6241 SIOUX FALLS SD 57117-6241

ASSISTANT US ATTORNEY TORRE CHARDON SUITE 1201 350 AVE CARLOS CHARDON SAN JUAN PR 00918-2124 CAPITAL ONE PO BOX 30253 SALT LAKE CITY UT 84130-0253 CITI CARDS PO BOX 6097 SIOUX FALLS SD 57117-6097 CITI CARDS
PO BOX 6189
SIOUX FALLS SD 57117-6189

CITI CARDS
BANKRUPTCY DEPARTMENT
PO BOX 6275
SIOUX FALLS SD 57117-6275

HOME DEPOT CREDIT SERVICES CITIBANK PO BOX 70600 PHILADELPHIA PA 19176-0600

CITI CARDS PO BOX 9001016 LOUISVILLE KY 40290-1016 CITI CARDS PO BOX 6217 SIOUX FALLS SD 57117-6217 HOME DEPOT CREDIT SERVICES PO BOX 9001010 LOUISVILLE KY 40290-1010

CITI CARDS PO BOX 6497 SIOUX FALLS SD 57117-6497 CITIBANK PO BOX 6191 SIOUX FALLS SD 57117-6191 HOME DEPOT CREDIT SERVICES PO BOX 790034 SAINT LOUIS MO 63179-0034

CITI CARDS PO BOX 6062 SIOUX FALLS SD 57117-6062 CITIBANK
BANKRUPTCY DEPARTMENT
PO BOX 20363
KANSAS CITY MO 64195

HOME DEPOT CREDIT SERVICES PO BOX 6497 SIOUX FALLS SD 57117-6497

CITI CARDS PO BOX 9001037 LOUISVILLE KY 40290-1037 COOP DE AH Y CR DE HATILLO AVE PABLO J AGUILAR 7 HATILLO PR 00659 HOME DEPOT CREDIT SERVICES STORE SUPPORT CENTER 2455 PACES FERRY RD ATLANTA GA 30339

CITI CARDS PO BOX 6190 SIOUX FALLS SD 57117-6190

COOP DE AH Y CR DE HATILLO PO BOX 95 HATILLO PR 00659-0095 HOME DEPOT CREDIT SERVICES PO BOX 790393 ST LOUIS MO 63179

CITI CARDS
PO BOX 70166
PHILADELPHIA PA 19176-0166

DEPARTMENT OF TREASURY BANKRUPTCY DEPT OFF 424B PO BOX 9024140 SAN JUAN PR 00902-4140 HOME DEPOT CREDIT SERVICES PO BOX 790328 SAINT LOUIS MO 63179-0328

CITI CARDS PO BOX 790057 SAINT LOUIS MO 63179-0057

DEPARTMENT OF TREASURY INTERNAL REVENUE SERVICE PHILADELPHIA PA 19255-0001 HOSPITAL DE TRAUMA CENTRO MEDICO PO BOX 2129 SAN JUAN PR 00922-2129

CITI CARDS PO BOX 6004 SIOUX FALLS SD 57117-6004 FREEDOM ROAD FINANCIAL PO BOX 4597 OAK BROOK IL 60522 INTERNAL REVENUE SERVICE CITY VIEW PLAZA II 48 CARR 165 STE 2000 GUAYNABO PR 00968-8000

CITI CARDS PO BOX 6500 SIOUX FALLS SD 57117 FREEDOM ROAD FINANCIAL 10605 DOUBLE R BLVD RENO NV 89521

INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101-7346 MUEBLERIAS BERRIOS PO BOX 674 CIDRA PR 00739-0674 PAYPAL CREDIT PO BOX 965003 ORLANDO FL 32896-5003 SYNCHRONY BANK PO BOX 965023 ORLANDO FL 32896-5023

PAYPAL CREDIT SYNCHRONY BANK PO BOX 960006 ORLANDO FL 32896-0006 PAYPAL CREDIT BANKRUPTCY DEPARTMENT PO BOX 965064 ORLANDO FL 32896-5064 SYNCHRONY BANK PO BOX 965024 ORLANDO FL 32896-5024

PAYPAL CREDIT PO BOX105658 ATLANTA GA 30348-5658 PAYPAL CREDIT BANKRUPTCY DEPARTMENT PO BOX 965060 ORLANDO FL 32896-5060

SYNCHRONY BANK PO BOX 965064 ORLANDO FL 32896-5064

PAYPAL CREDIT PO BOX 5138 TIMONIUM MD 21094 RODRIGUEZ FERNANDEZ LAW OFF PSC PO BOX 71418 SAN JUAN PR 00936-8518 SYNCHRONY BANK PO BOX 965036 ORLANDO FL 32896-5036

PAYPAL CREDIT PO BOX 965004 ORLANDO FL 32896-5004 SYNCHRONY BANK PO BOX 960061 ORLANDO FL 32896-0061 SYNCHRONY BANK PO BOX 364788 SAN JUAN PR 00936-4788

PAYPAL CREDIT PO BOX 5018 TIMONIUM MD 21094

SYNCHRONY BANK
BANKRUPTCY DEPARTMENT
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANK BANKRUPTCY DEPARTMENT PO BOX 965061 ORLANDO FL 32896-5061

PAYPAL CREDIT PO BOX 71202 CHARLOTTE NC 28272-1202 SYNCHRONY BANK PO BOX 965003 ORLANDO FL 32896-5003 SYNCHRONY BANK PO BOX 965013 ORLANDO FL 32896-5013

PAYPAL CREDIT PO BOX 960080 ORLANDO FL 32896-0080 SYNCHRONY BANK PO BOX 965005 ORLANDO FL 32896-5005 SYNCHRONY BANK PO BOX 965015 ORLANDO FL 32896-5015

PAYPAL CREDIT PO BOX 960006 ORLANDO FL 32896-0006 SYNCHRONY BANK PO BOX 965033 ORLANDO FL 32896-5033 SYNCHRONY BANK PO BOX 965016 ORLANDO FL 32896-5016

PAYPAL CREDIT PO BOX 965005 ORLANDO FL 32896-5005 SYNCHRONY BANK PO BOX 965035 ORLANDO FL 32896-5035 SYNCHRONY BANK PO BOX 965022 ORLANDO FL 32896-5022 WALMART PO BOX 530942 ATLANTA GA 30353-0942

WALMART PO BOX 530927 ATLANTA GA 30353-0927

WALMART PO BOX 965024 ORLANDO FL 32896-5024

WALMART PO BOX 981064 EL PASO TX 79998-1064

WALMART PO BOX 965023 ORLANDO FL 32896-5023

WALMART PO BOX 965004 ORLANDO FL 32896-5004

WALMART PO BOX 965022 ORLANDO FL 32896-5022

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